

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Cummins, Edward T	§	Case No. 05 B 02220
	Cummins, Carolyn D	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/24/2005.
- 2) The plan was confirmed on 04/14/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).
- 5) The case was converted on 06/03/2009.
- 6) Number of months from filing or conversion to last payment: 50.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: (NA).
- 9) Total value of assets exempted: \$4,060.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,521.00
Less amount refunded to debtor	\$15.01

NET RECEIPTS: \$14,505.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,994.00
Court Costs	\$0
Trustee Expenses & Compensation	\$762.69
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$2,756.69

Attorney fees paid and disclosed by debtor NA

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Schottler & Zukosky	Priority	\$1,994.00	NA	NA	\$0	\$0
Chase Automotive Finance	Secured	\$2,200.00	\$1,854.31	\$1,854.31	\$1,854.31	\$199.08
Chrysler Financial Services Americas	Secured	\$6,240.00	\$6,240.00	\$6,240.00	\$3,939.14	\$0
City Of Chicago	Secured	\$575.97	\$575.97	\$575.97	\$575.97	\$0
Credit Union One	Secured	\$19,830.14	\$19,574.79	\$19,574.79	\$0	\$0
Wells Fargo Home Mortgage	Secured	\$84,000.00	\$82,644.62	\$82,644.62	\$0	\$0
Advocate Christ Medical Center	Unsecured	\$80.00	NA	NA	\$0	\$0
AFNI	Unsecured	\$819.78	NA	NA	\$0	\$0
Allied Interstate	Unsecured	\$1,492.96	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$872.23	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	\$1,294.56	\$1,447.65	\$1,447.65	\$814.76	\$0
Baker & Miller PC	Unsecured	\$15,354.64	NA	NA	\$0	\$0
Capital One	Unsecured	\$555.69	NA	NA	\$0	\$0
Capital One	Unsecured	\$437.98	NA	NA	\$0	\$0
Childrens Book Club	Unsecured	\$41.24	NA	NA	\$0	\$0
Chrysler Financial Services Americas	Unsecured	NA	\$2,072.13	\$2,072.13	\$1,166.25	\$0
Cingular Wireless	Unsecured	NA	\$1,878.09	\$1,878.09	\$1,057.03	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Citi Cards	Unsecured	\$0	NA	NA	\$0	\$0
Creditors Interchange	Unsecured	\$598.14	NA	NA	\$0	\$0
Dun & Bradstreet	Unsecured	\$454.66	NA	NA	\$0	\$0
Dymacol Inc	Unsecured	\$25.40	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	NA	\$3,173.95	\$3,173.95	\$1,786.37	\$0
FMSC	Unsecured	\$1,160.77	NA	NA	\$0	\$0
Freedman Anselmo Lindberg	Unsecured	\$3,613.31	NA	NA	\$0	\$0
Gastroenterologists	Unsecured	\$757.00	NA	NA	\$0	\$0
I C Systems Inc	Unsecured	\$131.45	NA	NA	\$0	\$0
Illinois Dept of Commerce	Unsecured	\$10,000.00	NA	NA	\$0	\$0
LDC Collection Systems	Unsecured	\$60.00	\$60.00	\$60.00	\$19.74	\$0
Mark's Tuckpointing	Unsecured	\$1,776.25	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$2,216.44	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$1,492.96	NA	NA	\$0	\$0
Northland Group Inc	Unsecured	\$358.88	NA	NA	\$0	\$0
Oak Lawn Radiologists SC	Unsecured	\$177.00	NA	NA	\$0	\$0
Professional Account Management	Unsecured	\$83.09	NA	NA	\$0	\$0
Providian	Unsecured	\$1,274.67	NA	NA	\$0	\$0
Publishers Clearing House	Unsecured	\$16.97	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$210.14	\$598.14	\$598.14	\$336.65	\$0
Sathya Sridhara	Unsecured	\$175.00	NA	NA	\$0	\$0
SBC	Unsecured	\$156.64	NA	NA	\$0	\$0
Shell Vacation Club	Unsecured	\$794.24	NA	NA	\$0	\$0
Swift Transportation	Unsecured	\$2,279.19	NA	NA	\$0	\$0
Teddy Bear Daycare	Unsecured	\$113.95	NA	NA	\$0	\$0
Telecheck	Unsecured	\$527.43	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$102,219.41	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$8,094.31	\$5,793.45	\$199.08
All Other Secured	\$575.97	\$575.97	\$0
TOTAL SECURED:	\$110,889.69	\$6,369.42	\$199.08
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$9,229.96	\$5,180.80	\$0

Disbursements:

Expenses of Administration	\$2,756.69	
Disbursements to Creditors	\$11,749.30	
TOTAL DISBURSEMENTS:		\$14,505.99

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: December 15, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.